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03/12/1999

SCOTT EVANS

268-001

7636

27776

7590

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WARD & OLIVO

SUITE 300

382 SPRINGFIELD AVENUE

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EXAMINER

CUFF, MICHAEL A

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.



## **DETAILED ACTION**

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 41-64 are rejected under 35 U.S.C. 103(a) as being unpatentable over Purcell in view of Barnes and San Andres et al.

Purcell shows all the limitations except for specifying different method of paying a bill, different payees, normal business practices, and a dispute resolution system.

Purcell shows, figure 2, an automated accessible inventory system. The host information management system operates in a database format in which information pertaining to a particular product or service item is maintained as one of a plurality of records of the database and the buyers listing is produced through a report that surveys the plurality of records and compiles the buyers listing from selected information contained within those records. When input, each record is assigned a unique identifier for tracking and processing purposes. Since each record usually reflects a discrete item of product or a particular service, the record identifier, such as an identification number, also serves to identify individual products or services among the possibly many that are maintained not only by a particular seller, but also among the several sellers' inventories. In a preferred embodiment, the host operated information management system is interfaced to the sellers and the buyers as a site accessible through the

Internet. Easy access is provided (communicated) to the host Internet site (URL is a system access code) to the sellers and buyers, each of whom may access the host site (receiving access code) upon their own initiative remotely through an Internet access provider of their choice.

From column 9, once the system for managing the information is established, access must be facilitated to both sellers and buyers. As previously described, the host and manager of this system will want only those entities that are approved subscribers (meet requirements of a set of rules) to have access. Therefore, an initial step of both sellers and buyers is to solicit authorization for admission into the system from the host administrator or access approvers 12, 15. In an Internet environment, this authorization will be sought electronically by accessing the website or access gates 13, 16 that act as an interface between the information management system and the outside world. After a buyer or seller is approved for access, they will be issued an identifier (this represents an account, all of the identifiers constitute a pool) such as an identification number or name for use when seeking access to the management system through the website. As a further security measure and as is common to many access-upon-request systems, a complimentary password will also be issued that doubly insures that those parties accessing the information exchange system have been previously authorized by the host. The sellers listing of products is considered to be advertising material. The price of the products is considered to be financial.

Barnes teaches an electronic procurement system and method for trading partners. An Electronic Commerce system enables corporate purchasers and suppliers

to electronically transact for the purchase and supply of goods/services. The system includes three major hardware and software components: buyer, supplier and bank/administration. This system facilitates commerce.

Base on the teachings of Barnes et al., it would have been obvious, at the time of the invention to modify the Purcell system to incorporate a financial exchange system like the Barnes invention, including ordinary matters of business, within the access pool of the Purcell inventory information exchange in order to facilitate commerce.

San Andres et al. teaches a transaction replication system for supporting transaction based services. The system, column 2, line 53-64, is such that the Arbiter (selected option for resolving bills or debt, the agreement to use an arbiter constitutes a business rule) also includes a conflict resolution feature for resolving transaction processing conflicts between application servers. When different application servers of a service group process the same update transaction differently, the Arbiter resolves the conflict by determining the "final outcome" (reports, final part is "cleared") of the transaction for the service group as a whole, and by taking any application servers off-line that are in conflict with this final outcome. The Arbiter thereby ensures consistency between the replicated copies of service content data stored on the different application servers, and, in the case of an on-line service, ensures that all end users of the service "see" the same content data.

Base on the teachings of San Andres et al., it would have been obvious, at the time of the invention to modify the Purcell system to incorporate an arbitration/resolution system with reports like the San Andres system in order to ensure customer confidence

in an online transaction. By incorporating a subsystem to the Purcell system, any actions performed by or through a subsystem are also by or through the whole system.

### ***Response to Arguments***

Applicant's arguments with respect to all claims have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael Cuff whose telephone number is (571) 272-6778. The examiner can normally be reached on 8:00 to 5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan Zeender can be reached on (571) 272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3627

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Michael Cuff/

Primary Examiner, Art Unit 3627